Case 18-29891-JKS Doc 52 Filed 05/28/20 Entered 05/28/20 14:04:04 Desc Main Document Page 1 of 2

## **RUSSELL LOW, ESQ. RLL-4745**

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IN RE: : CHAPTER 13

**Sung J. Yi** : CASE NO. 18-29891

: Honorable John K. Sherwood

## DEBTOR'S CERTIFICATION IN SUPPORT OF COVID-19 CHAPTER 13 PLAN MODIFICATION

I, Sung J. Yi am the debtor in the above-captioned Ch. 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket.

- 1. An Order Confirming Chapter 13 Plan was entered on December 17, 2018.
- 2. I am current with plan payments through June 2020.
- 3. Due to COVID-19, neither my wife nor myself are currently working. My wife and I are collecting unemployment in the amount of \$9,958.00 monthly as indicated on Amended Schedules I and J.
- 4. At this time, I can afford to continue making monthly payments to the Chapter 13 Trustee in the amount of \$500.00. I cannot afford the increase that would be required to address the State of New Jersey and Internal Revenue Services claims if the Chapter 13 Plan remained at its current 60-month length term. However, I will be able to afford the increase that would be required for a 84-month Chapter 13 Plan.
- 5. Therefore, as per the Modified Chapter 13 Plan filed on May 28, 2020, I am proposing a plan of \$500.00 monthly for 26 months through December 2020, and an increase in the

Case 18-29891-JKS Doc 52 Filed 05/28/20 Entered 05/28/20 14:04:04 Desc Main Document Page 2 of 2

trustee payment amount to \$771.35 starting January 1, 2021 for 58 months extending the plan to 84 months total.

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: May 28, 2020 /s/ Sung J. Yi

Sung J. Yi

Debtor